



# UNDERSTANDING MEDICARE

## GOING THROUGH THE BASICS

### WHEN TO APPLY?

Even though the full retirement age for Social Security is no longer 65, you should sign up for Medicare **3 months** before your 65th birthday.

APPLY AT [WWW.SSA.GOV](http://WWW.SSA.GOV)

Enroll on time to avoid late enrollment penalties!

### LATE ENROLLMENT PENALTIES

- Added to monthly premium
- NOT 1 time late fee
- Charged for as long as you have that type of coverage (most people lifetime penalty). \*The Part A penalty is different.
- Increases the longer you wait to sign up- based on how long you go without coverage similar to Medicare



#### PART A HOSPITAL COVERAGE

Part A covers:

- inpatient hospital stays,
- skilled nursing facility stays
- home health visits
- hospice care



#### PART B MEDICAL COVERAGE

Part B Covers:

- Clinic Visits
- Lab Tests
- Surgery
- Medical Equipment
- Preventative Exams



#### PART C MEDICAL ADVANTAGE

Part C Covers:

- Eye
- Dental
- Hearing

*Part C is a combination of Part A + B + D*



#### PART D PRESCRIPTION SERVICE

Part D Covers:

- Prescriptions

### HOW TO ENROLL?

SCAN ME



TO LEARN MORE  
SCAN THE QR CODE

#### PHONE



- Call 1-800-MEDICARE
- Follow prompted menu options and enter identifying information
- Make an appointment to schedule call
- Answer phone at scheduled appointment time
- Mail/deliver requested items to local Social Security Office

#### ONLINE



- Apply online at - [Apply for Benefits, Social Security \(ssa.gov\)](http://Apply for Benefits, Social Security (ssa.gov))
- Follow the listed instructions on the website
- Mail/deliver requested items to local Social Security Office

#### IN PERSON



- Identify local security office at - [Social Security Office Locator, SSA Office Locator Social Security Office Locator, Social Security](#)
- Call 1-800-MEDICARE and make an appointment (optional).
- Bring necessary documents and consult with agent.



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### PART A

## HOSPITAL COVERAGE

- inpatient hospital stays,
- skilled nursing facility stays
- home health visits
- hospice care



### PART B

## MEDICAL COVERAGE

- Clinic Visits • Preventative Exams
- Lab Tests • Medical Equipment
- Surgery



### PART C

## MEDICAL ADVANTAGE

- Eye • Dental • Hearing
- Part C is a combination of Part A +B +D*



### PART D

## PRESCRIPTION SERVICE

- Prescriptions

**Enroll on time to avoid late enrollment penalties!**



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MEDICARE IS A FEDERAL-RUN HEALTH INSURANCE FOR PEOPLE AGE **65** AND OLDER!

**FALL OPEN ENROLLMENT OCCURS EACH YEAR FROM OCTOBER 15 THROUGH DECEMBER 7**

## PART A

## PART B

## PART C

## PART D



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HOSPITAL COVERAGE

MEDICAL COVERAGE

MEDICAL ADVANTAGE

PRESCRIPTION SERVICE

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**WWW.SSA.GOV**

**In Person at a Social Security Office**

**SCAN ME**



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